Serial #: 09/976,443 In response to Office Action dated March 24, 2006 Page 1 of 8

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UTILITY PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Ronald E. Sloan

Serial No.:

09/976,443

Filing Date:

October 12, 2001

Title:

AUTOMATED COACHING FOR A

FINANCIAL MODELING AND

COUNSELING SYSTEM

Docket No:

Mail Stop AF

P.O. Box 1450

Commissioner for Patents

Alexandria, VA 22313-1450

60021-376002

Certificate of Malling/Transmittal

Group Art Unit: 3628

Examiner: T.M. Harbeck

I hereby certify that this correspondence is being facsimile transmitted to the USPTO (Fax. No. 571.273.8300) or deposited with the United States Postal Service with sufficient postage as first class mall in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the data shown below.

Janet Brine

-/*8-06* Dabe

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

In response to the Office Action mailed on March 24, 2006, please amend the application as follows:

Listing of the pending Claims begins on page (2) of this paper.

Remarks begin on page (6) of this paper.